

Information to identify the case:

Debtor 1	<u>Joseph C. Spino</u>	Social Security number or ITIN	xxx-xx-2853
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Casey A. Spino</u>	Social Security number or ITIN	xxx-xx-5944
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-17647-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph C. Spino
aka Joseph Carmen Spino

Casey A. Spino
aka Casey Ann Heenan, aka Casey H. Spino,
aka Caseyann Heenan Spino, aka Casey A.
Heenan-Spino

10/22/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph C. Spino
Casey A. Spino
Debtors

Case No. 21-17647-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Oct 22, 2024

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph C. Spino, 217 Wedgewood Drive, Turnersville, NJ 08012-1539
jdb	+ Casey A. Spino, 187 Blackman Rd, Egg Harbor, NJ 08234-7514
aty	+ Richard A Gerbino, SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LL, 716 Newman Springs Road, Suite 372, Lincroft, NJ 07738-1523
cr	+ LAKEVIEW LOAN SERVICING, LLC, Schiller, Knapp, Lefkowitz, & Hertzelt, L, 15 Cornell Road, Latham, NY 12110-2182
519319740	CCS, Payment Processing Center, BO Box 55126, Boston, MA 02205-5126
519319746	+ DL Thompson Law, PC, PO Box 679, Allenwood, NJ 08720-0679
519319748	+ Eye Associates, 251 South Lincoln Avenue, Vineland, NJ 08361-7802
519319749	+ Franklin Cardiovascular Assoc, 1100 liberty Place, Lakeside Business Park, Sicklerville, NJ 08081-5708
519319750	+ Gene Tox Worldwide LLC, 136 Ridge Rd Suite 1A, Lyndhurst, NJ 07071-1269
519319751	+ Gloucester County Probation, Child Support Enforcement, 1893 Hurfville Rd, Sewell, NJ 08080-4281
519319753	+ Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
519319754	+ Kimberly Jobs, c/o 70 Hunter Street, Woodbury, NJ 08096-4606
519513616	+ NJCLASS, PO Box 548, Trenton, NJ 08625-0548
519319760	+ ProCo, 382 Main Street, Salem, NH 03079-2412
519319761	+ Reliance Medical Group LLC, PO Box 14000, Belfast, ME 04915-4033
519319763	+ Riverside Medical Group, PO Box 14000, Belfast, ME 04915-4033
519319764	+ State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241
519319769	+ WTMUA, PO Box 127, Grenloch, NJ 08032-0127

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Oct 22 2024 20:33:00	Harold Kaplan, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 22 2024 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 22 2024 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Oct 22 2024 20:33:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
519319736	^ MEBN	Oct 22 2024 20:27:33	ARstrat, c/o General Trust Deposit, PO Box 33720, Detroit, MI 48232-3720
519319735	+ Email/PDF: bncnotices@becket-lee.com		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 22, 2024

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		Oct 22 2024 20:41:24	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519453536	Email/PDF: resurgentbknotifications@resurgent.com	Oct 22 2024 20:42:30	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519319737	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 22 2024 20:34:00	Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600
519330596	Email/Text: notices@bkservicing.com	Oct 22 2024 20:34:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, <MN 55113-0011
519319738	+ EDI: CAPITALONE.COM	Oct 23 2024 00:21:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519331225	+ EDI: AIS.COM	Oct 23 2024 00:21:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519319739	+ Email/Text: ebn@carepayment.com	Oct 22 2024 20:34:00	Carepayment, PO Box 2398, Omaha, NE 68103-2398
519319742	+ EDI: WFNNB.COM	Oct 23 2024 00:21:00	Comenity Bank, Po Box 182273, Columbus, OH 43218-2273
519319743	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 20:33:00	Community Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
519319744	+ EDI: MERCEDES	Oct 23 2024 00:21:00	Daimler Trust, 14372 Heritage Parkway, Fort Worth, TX 76177-3300
519319745	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 22 2024 20:34:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519540761	Email/Text: ECMCBKNotices@ecmc.org	Oct 22 2024 20:34:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
519540762	Email/Text: ECMCBKNotices@ecmc.org	Oct 22 2024 20:34:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
519446050	Email/Text: BNCnotices@dcmservices.com	Oct 22 2024 20:34:00	Emergency Physician Associates of South Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
519319747	+ EDI: WFNNB.COM	Oct 23 2024 00:21:00	Express, PO Box 330066, Northglenn, CO 80233-8066
519319752	^ MEBN	Oct 22 2024 20:28:03	Jefferson Health, 833 Chestnut Street Suite 115, Philadelphia, PA 19107-4401
519319755	Email/Text: govtaudits@labcorp.com	Oct 22 2024 20:33:00	Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
520262702	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 20:33:00	Lakeview Loan Servicing LLC, Rushmore Servicing, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9741, Lakeview Loan Servicing LLC 75261-9096
520262701	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 20:33:00	Lakeview Loan Servicing LLC, Rushmore Servicing, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
519351031	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 20:33:00	Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC, fka Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
519324617	+ Email/Text: ecfbnc@aldridgepite.com	Oct 22 2024 20:33:00	Lakeview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
519319756	+ Email/Text: LC-Bankruptcy-RF@loancares.net	Oct 22 2024 20:33:00	Loan Care, PO Box 8068, Virginia Beach, VA 23450-8068

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Oct 22, 2024

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Total Noticed: 57

519319757	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 22 2024 20:34:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519473262	+ Email/Text: bncnotifications@pheaa.org	Oct 22 2024 20:33:00	PHEAA, PO BOX 8147, PA, HARRISBURG, PA 17105-8147
519319759	+ Email/Text: bncnotifications@pheaa.org	Oct 22 2024 20:33:00	PHEAA/HCB, Attn: Bankruptcy, Po Box 8147, Harrisburg, PA 17105-8147
519319762	+ Email/Text: clientservices@remexinc.com	Oct 22 2024 20:33:00	Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765
519705394	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 20:33:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
519705395	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 22 2024 20:33:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, RightPath Servicing 75261-9096, ATTN: Bankruptcy Dept.
519319765	+ Email/Text: mkerzic@thriftinvestment.com	Oct 22 2024 20:34:00	Thrift Investment Corporation, Attn: Bankruptcy, 720 King George Rd Ste 211, Fords, NJ 08863-1974
519319766	+ Email/Text: ECMCBKNotices@ecmc.org	Oct 22 2024 20:34:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519322580	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 22 2024 20:34:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH ST, LINCOLN, NE 68508-1904
519324160	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 22 2024 20:42:09	U.S. Department of Housing and Urban Development, Jacob K. Javits Federal Building, 26 Federal Plaza, Suite 3541, New York, NY 10278-0068
519480343	Email/Text: EDBKNotices@ecmc.org	Oct 22 2024 20:33:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
519319768	EDI: WFNNB.COM	Oct 23 2024 00:21:00	Victoria's Secret, Po Box 659728, San Antonio, TX 78265

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519319741		Cesar Alvarez
520030966		LAKEVIEW LOAN SERVICING, Nationstar - P.O Box 619096 Dallas TX 75
cr	*P++	BK SERVICING LLC, PO BOX 131265, ROSEVILLE MN 55113-0011, address filed with court:, Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
519319758	##+	Pediatric Dental Assoc., 401 South kings Highway Suite 4b, Cherry Hill, NJ 08034-2500
519319767	##+	Ultrasound Solutions, 495 Oakshade Rd, Shamong, NJ 08088-9520

TOTAL: 2 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 22, 2024

Form ID: 3180W

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Date: Oct 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snavelly	on behalf of Debtor Joseph C. Spino jjresq1@comcast.net
Barbara J. Snavelly	on behalf of Joint Debtor Casey A. Spino jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Kimberly A. Wilson	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor Nationstar Mortgage LLC kimwilson@raslg.com
Richard Gerbino	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Clunn, III	on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 12